



UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53392

Morton &amp; Craig LLC

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Attorney for AmeriCredit Financial Services, Inc. dba  
GM FinancialOrder Filed on November 14, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 19-21944

Adv. No.

Hearing Date: 10-27-2022

Judge: (JKS)

In Re:

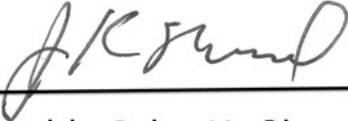
LYOD S. MILES

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: November 14, 2022

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Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Lyod S. Miles

Case No: 19-21944

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion for Stay Relief filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial, with the appearance of Michael G. Boyd, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest encumbering a 2014 BMW X3 bearing vehicle identification number 5UXWX9C5XE0D29766.**
- 2. That the Debtor’s account has post-petition arrears through October 2022 in the amount of \$1,309.02.**
- 3. That the Debtor is to cure the arrearage set forth in paragraph two (2) above by making his regular monthly payment of \$436.34 plus an additional \$218.17 (total payment of \$654.51) for the months of November 2022 through April 2023.**
- 4. That commencing November 2022, if the Debtor fails to make any payment to GM Financial within thirty (30) days after it falls due, GM Financial may file a Certification of Default with the Court and serve it upon the Debtor, his attorney, and the Chapter 13 Trustee.**

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Debtor: Lyod S. Miles

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- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. GM Financial must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, GM Financial may file a certification that insurance has lapsed with the Court and serve it upon the Debtor, his attorney, and the Chapter 13 Trustee.**
- 6. That the Debtor is to pay a counsel fee of \$538.00 to GM Financial through his Chapter 13 Plan.**